

100 ↗

Figure 1

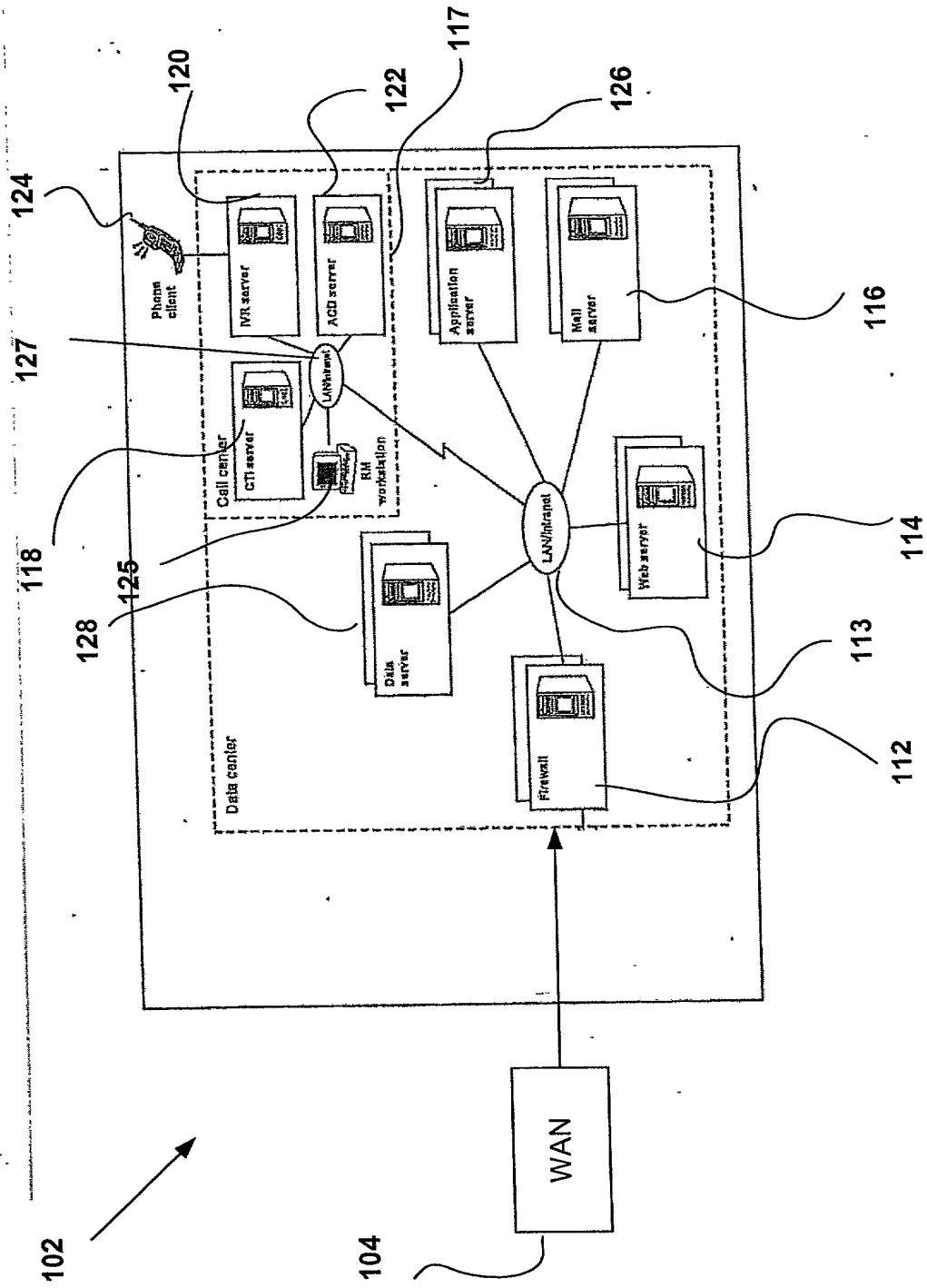


Figure 2

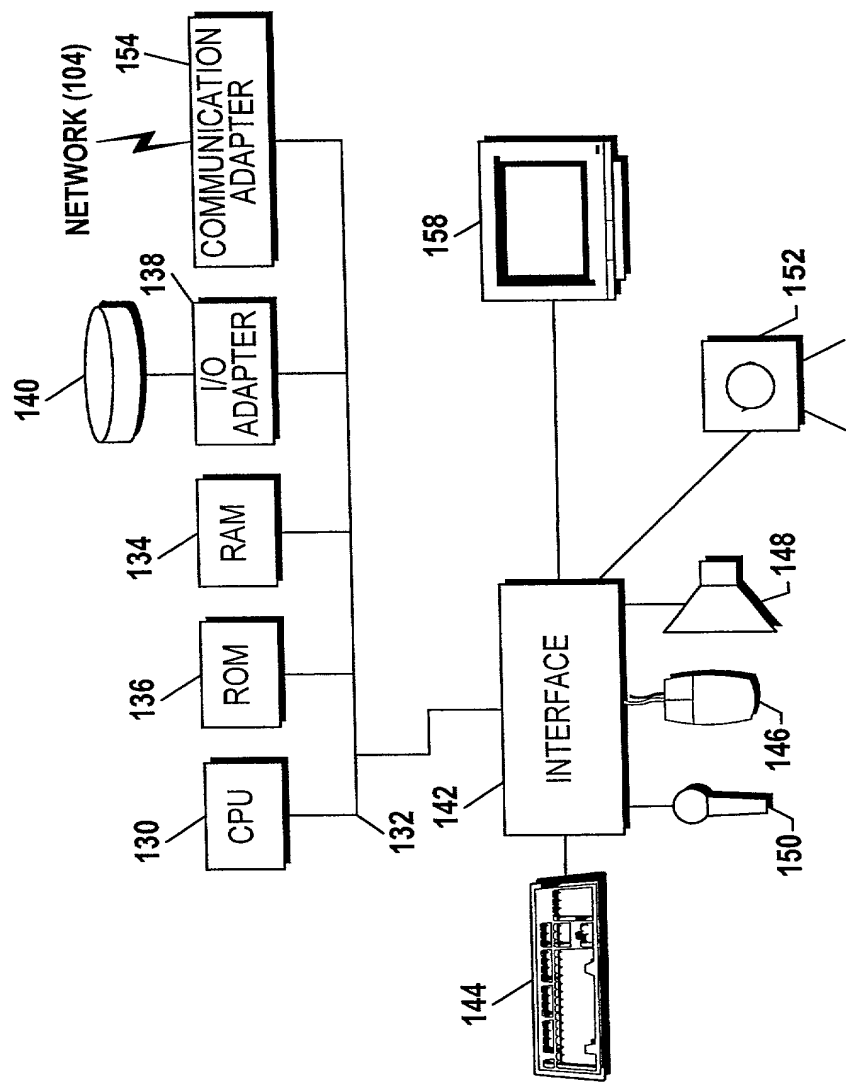
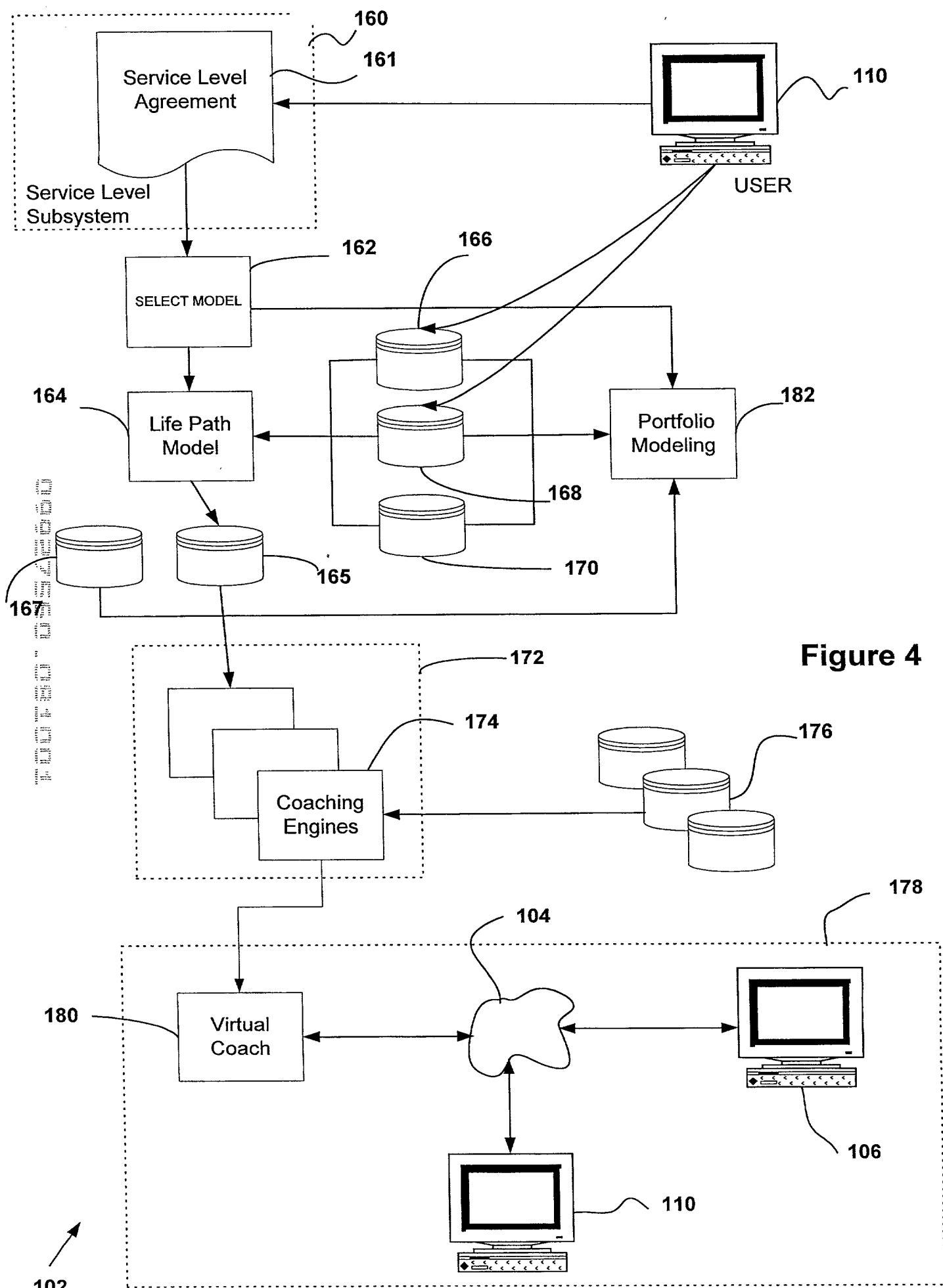
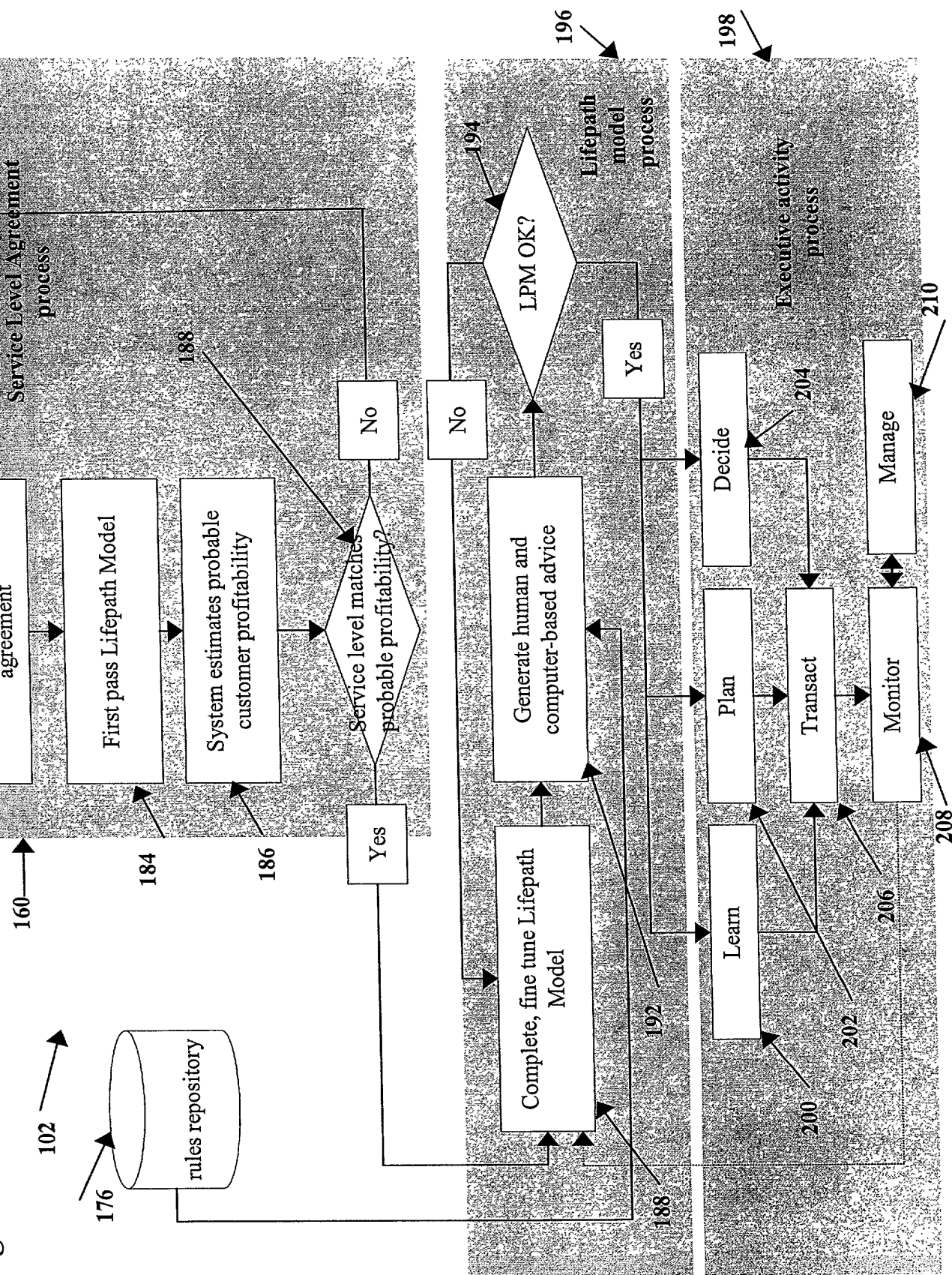
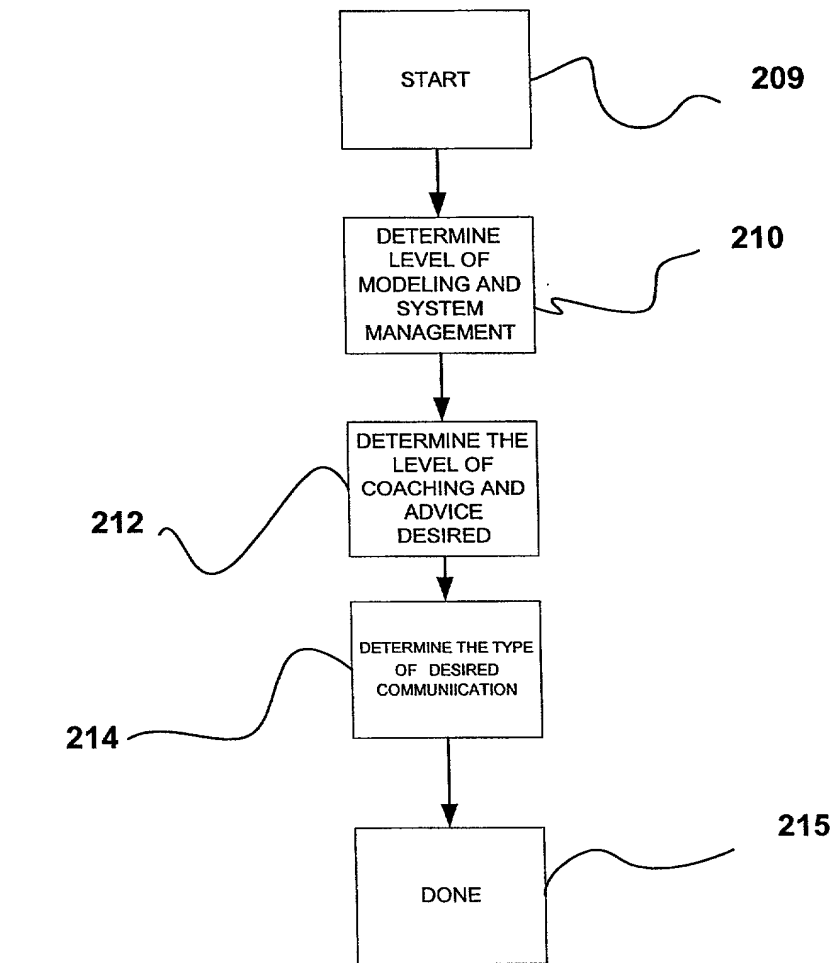


Figure 3



[illegible]



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FIGURE 6

**Figure 7**

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

You are applying for a mortgage. It's different from the one you modeled. Would like like to discuss this with Jane Wilson first?

**PRODUCTS & SERVICES**

- Deposit Products
- Loan Products
- Mortgage
- Bridge financing
- Consumer
- Home Improvement
- Line of credit
- Credit Card

MONITOR

TRANSACTION

DECIDE

PLAN

LEARN



## PLAN: LIFE PATH MODEL

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

Contact Advisor

You've got mail!

1 2 3 4 5 6 7 8 9 10 11 12  
13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Memos

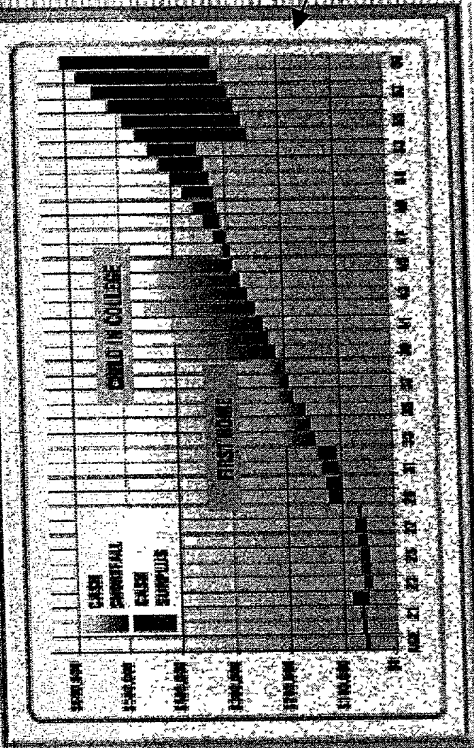
Links

Financial Calendar

Ground rumbles beneath Japanese bank. Tsunami rolls over world markets.

You are applying for a mortgage different from the one you modeled. Would like like to discuss this with Jane-Wilson first?

252



253

## PERSONAL RISK MODEL

Include any combination of factors in your risk model.

☐ JOB LOSS 248

☐ DISABILITY 244

☐ CASUALTY

☐ MARKET DOWNTURN

☐ DIVORCE

☐ THEFT

☐ FIRE 250

☐ COLLISION

232

246

## EXPENSES

## REVENUE

Press each button in turn to do a Life Path for all sources of revenue and expense...

Figure 8

MONITOR

TRANSACTION

DECIDE

PLAN

LEARN



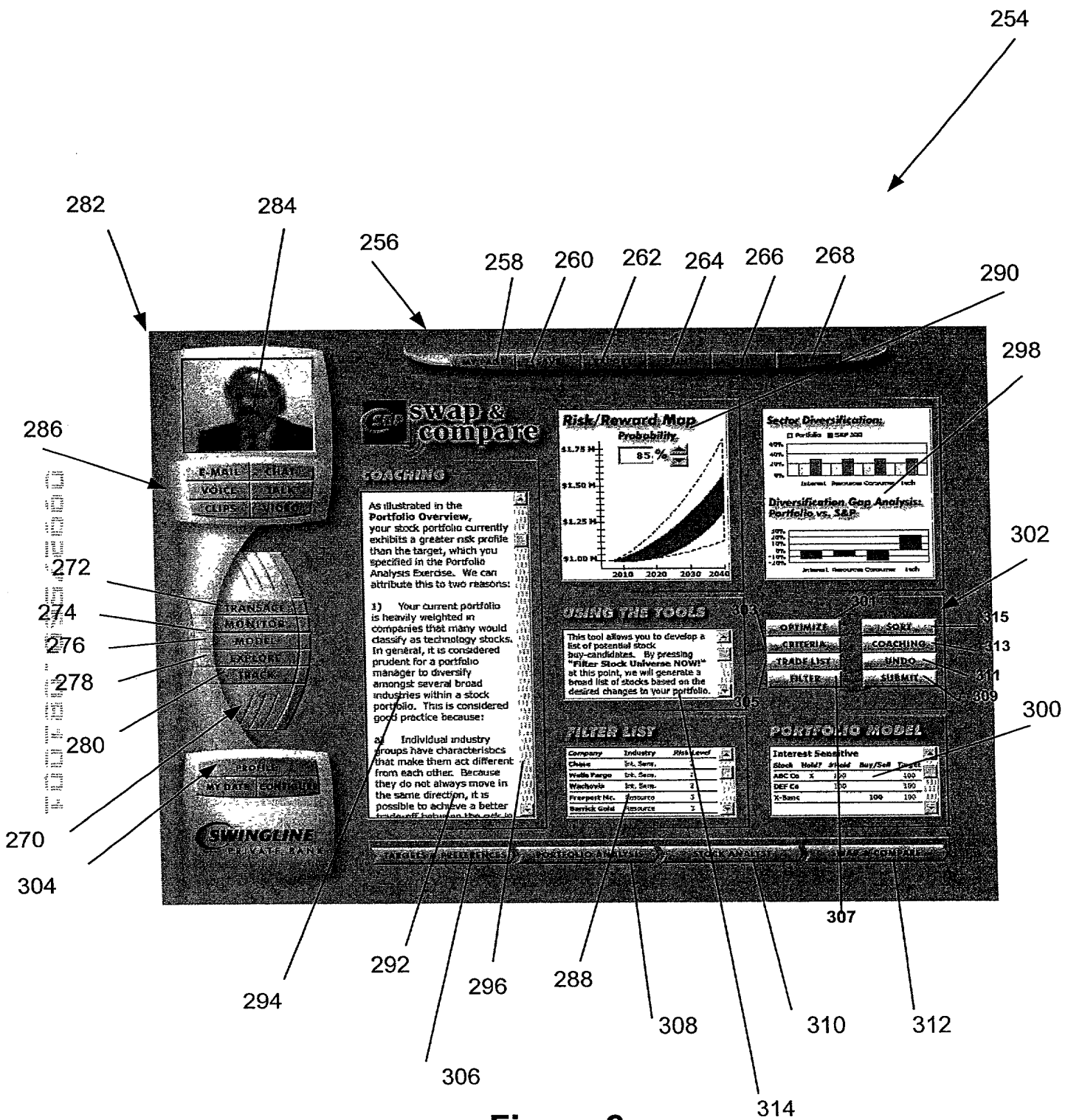
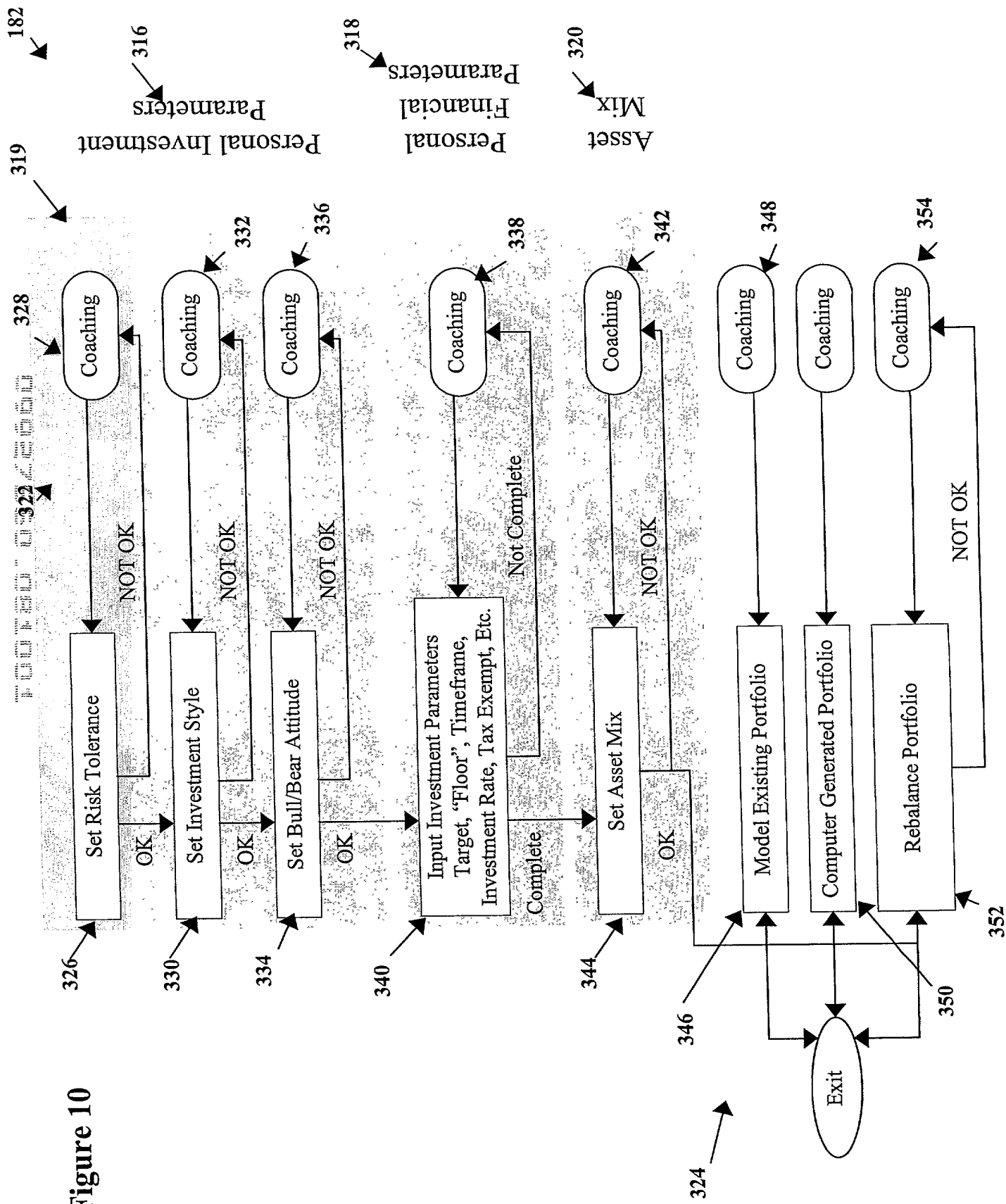
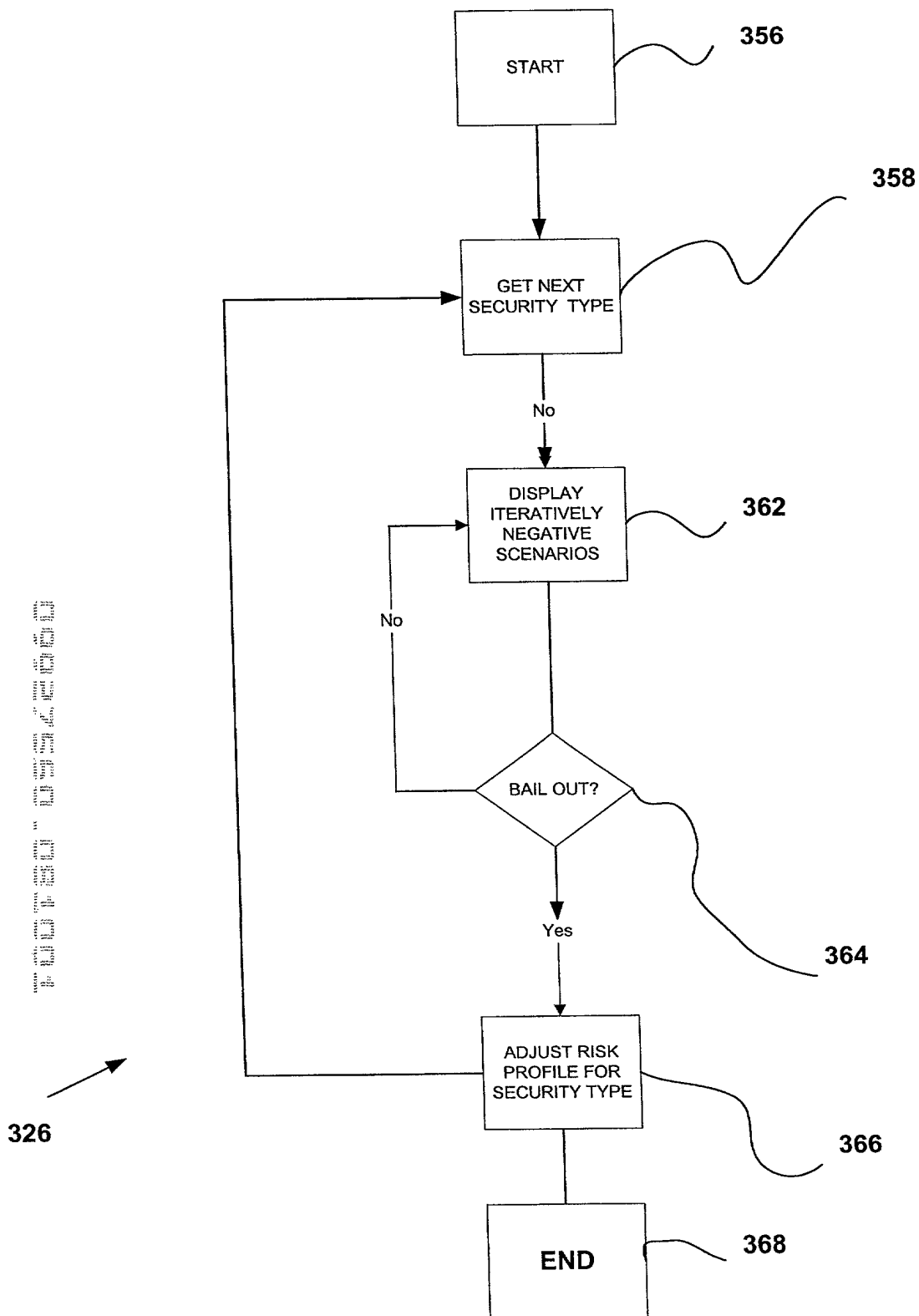


Figure 9

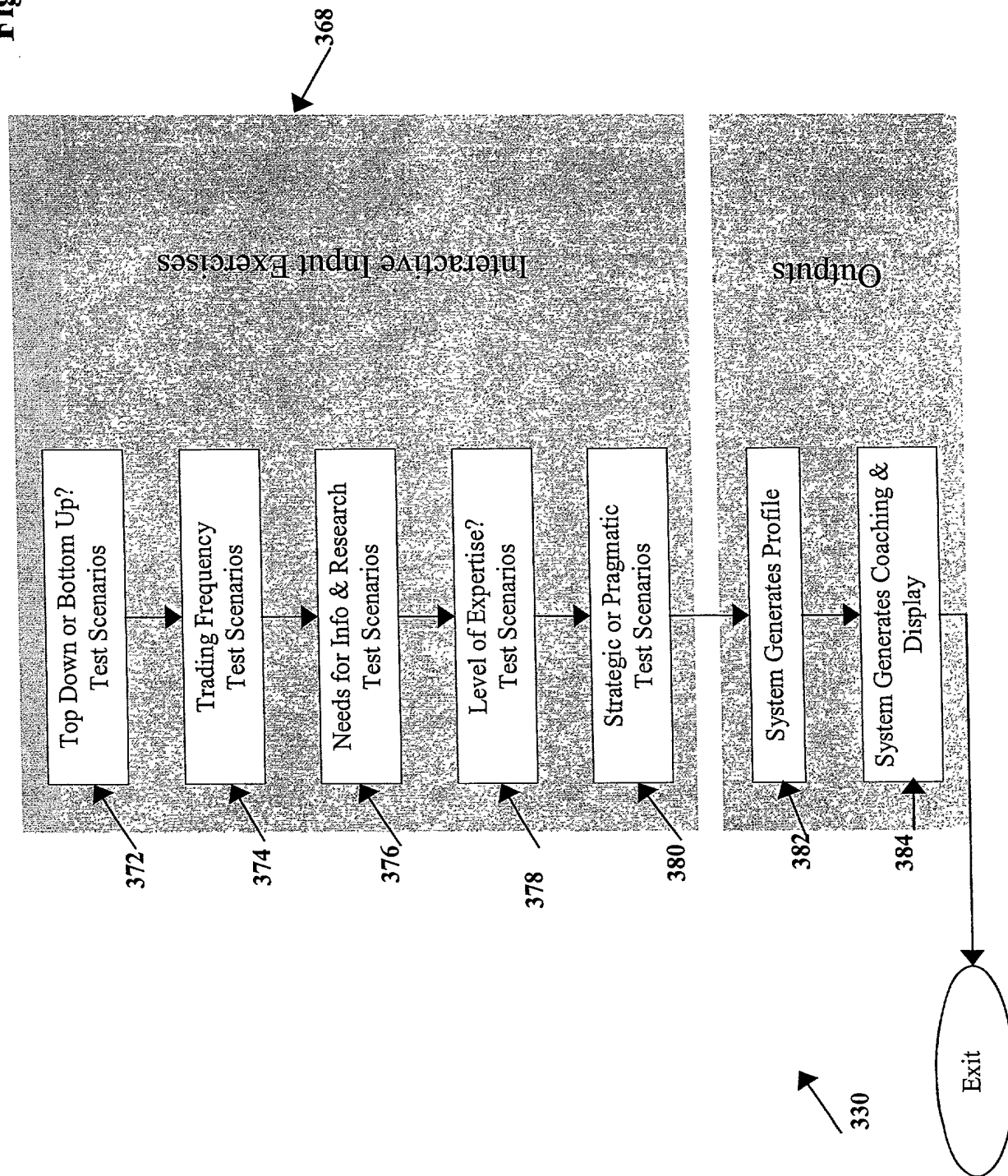
**Figure 10**



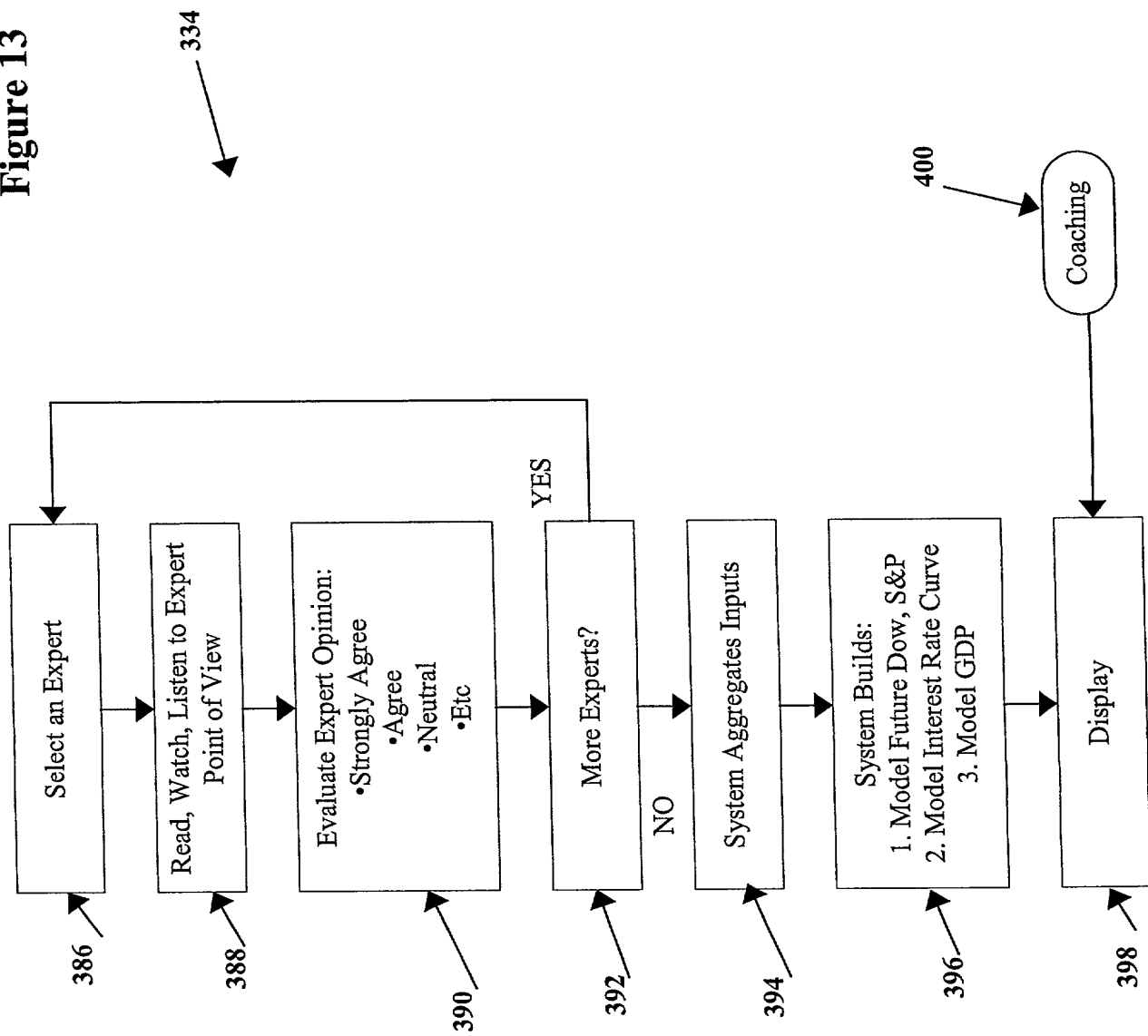


**FIGURE 11**

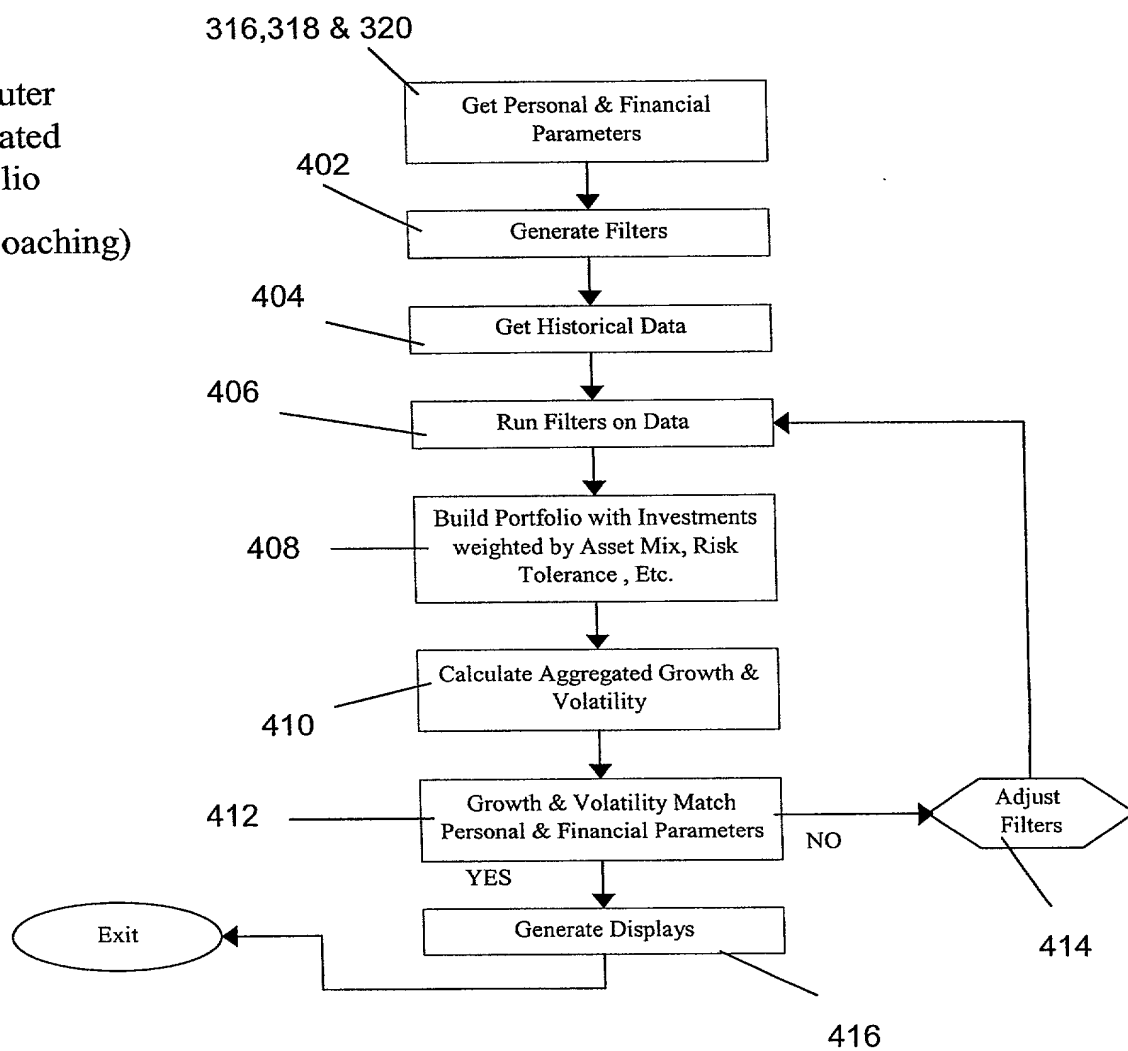
Figure 12



## Figure 13



Computer  
Generated  
Portfolio  
(No Coaching)



350

Figure 14

Model Existing  
Portfolio

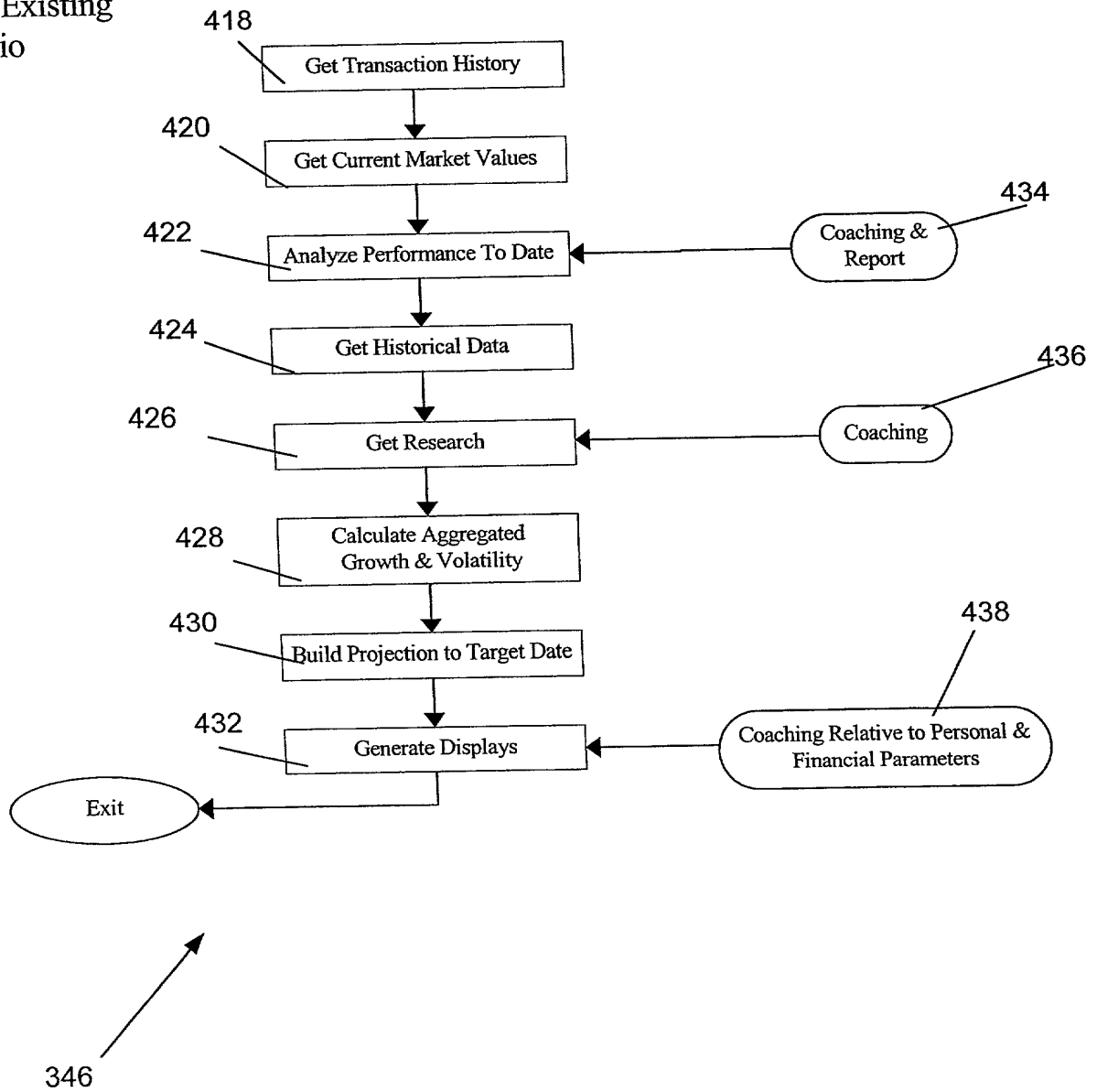
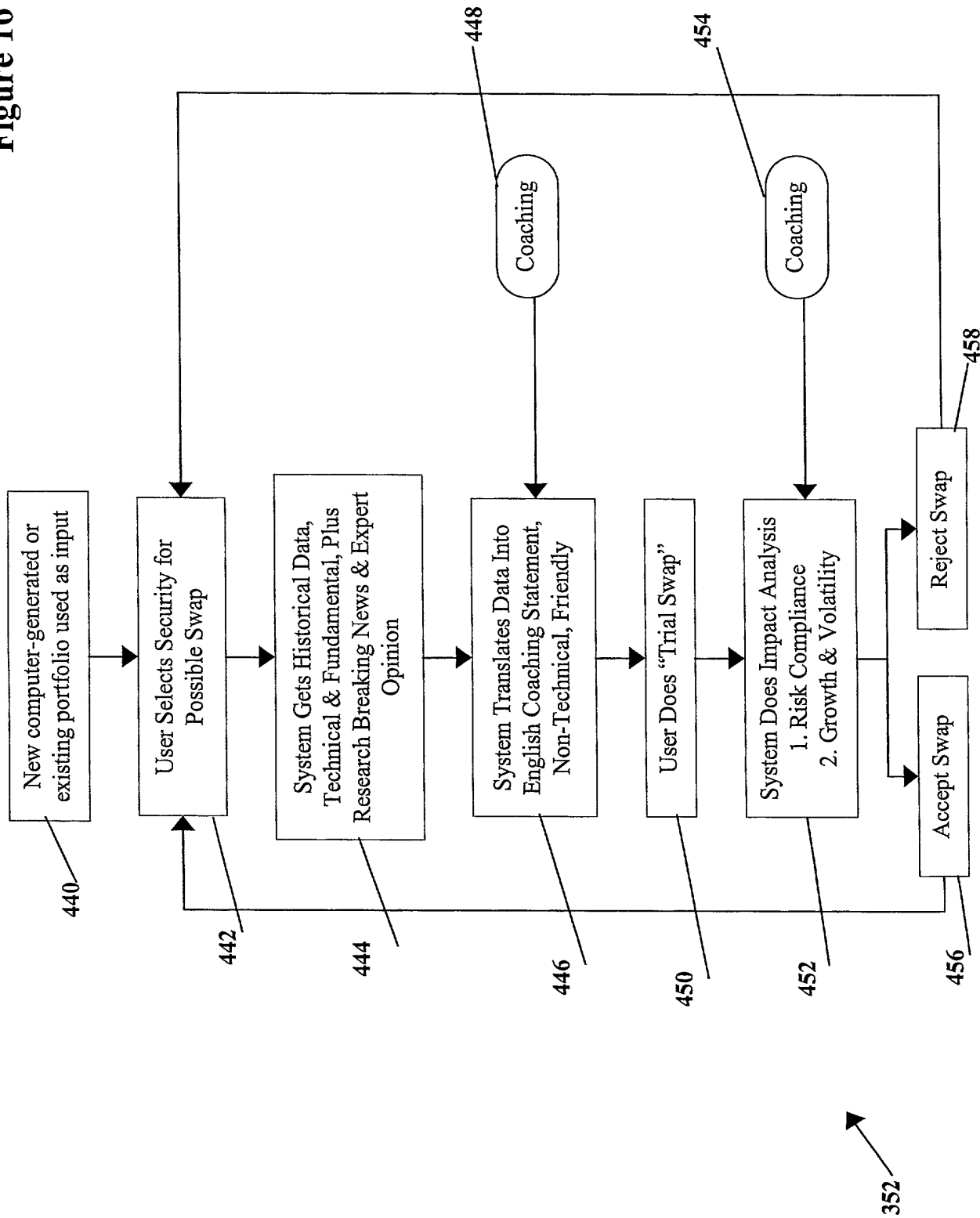


Figure 15



Figure 16



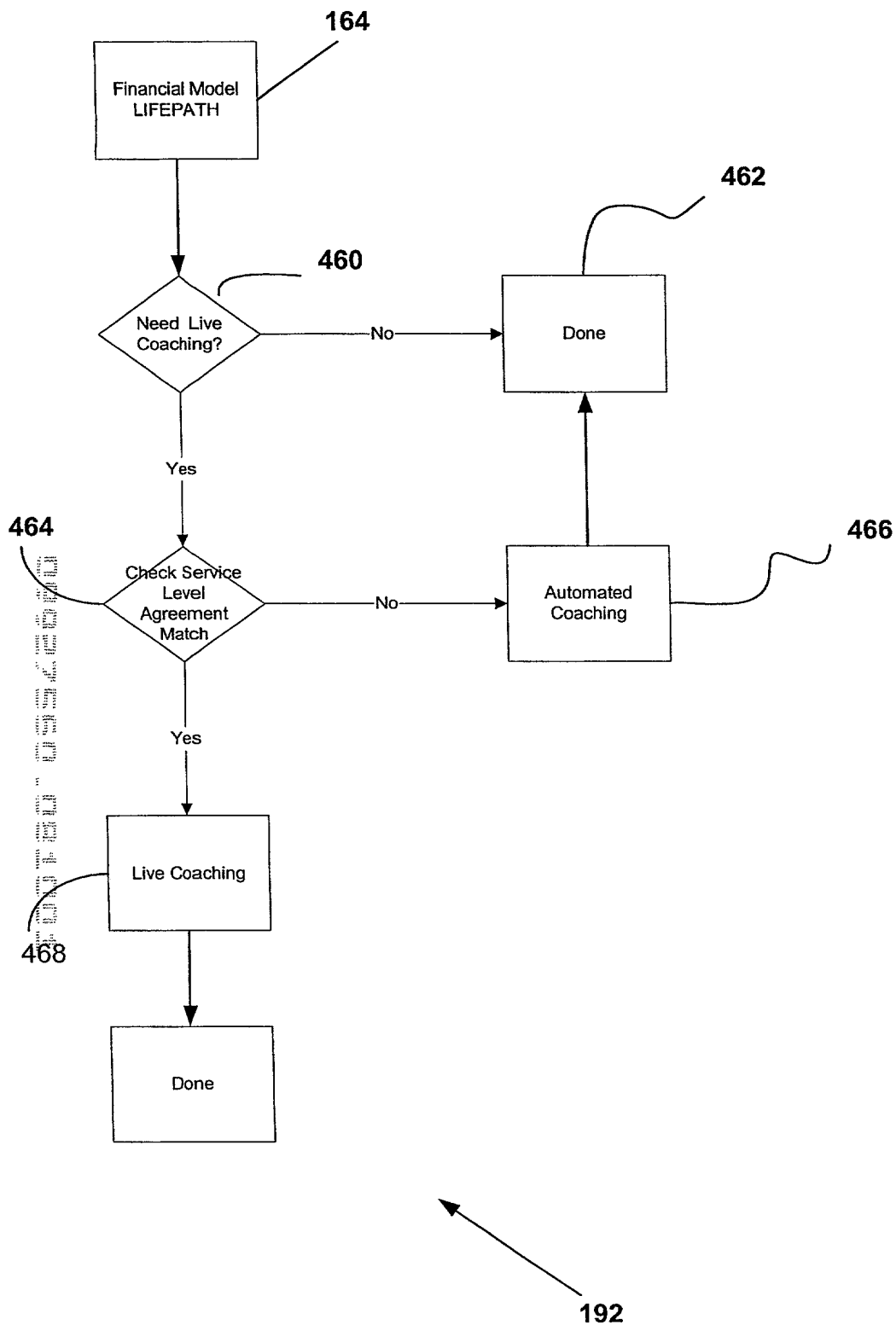


Figure 17